

Form B18 (Official Form 18)(12/03)

**United States Bankruptcy Court**  
Eastern District of Virginia  
1100 East Main Street  
Richmond, VA 23219

**Case Number** 03-41058-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Timothy S. Schneider  
fdbba Timmy's Towing  
12057 Hanover Courthouse Road  
Hanover, VA 23069

Melissa W. Schneider  
12057 Hanover Courthouse Road  
Hanover, VA 23069

Social Security No.:

Debtor: xxx-xx-5835

Joint Debtor: xxx-xx-6343

Employer's Tax I.D. No.:

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: March 5, 2004

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0422-7  
Case: 03-41058

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 38

Date Rcvd: Mar 05, 2004

The following entities were served by first class mail on Mar 07, 2004.

db Timothy S. Schneider, 12057 Hanover Courthouse Road, Hanover, VA 23069  
jdb Melissa W. Schneider, 12057 Hanover Courthouse Road, Hanover, VA 23069  
aty Charles H. Krumbein, Krumbein & Associates, 1650 Willow Lawn Dr., Suite 300,  
Richmond, VA 23230  
tr Roy M. Terry, Jr., DuretteBradshaw, P.L.C., P.O. Box 2188, Richmond, VA 23218-2188  
5820511 AOL, PO Box 17400, Jacksonville, FL 32245-7400  
5820510 Alltel Communications, C/O Nationwide Credit Inc, PO Box 740624, Atlanta, GA 30374-0624  
5820512 Blockbuster, 2621 W. Hundred Road, Chester, VA 23831  
5820513 Bombay Credit Card Plan, 2174 Jackson Ave., Seaford, NY 11783-2608  
5820514 Caudle & Ballato, P.C., 3123 West Broad Street, Richmond, VA 23230  
5820515 Cawthorn & Picard, PC, 8310 Midlothian Tpke, Richmond, VA 23235  
5820516 Chippenham Hospital/JW Hospital, P.O. Box 13620, Richmond, VA 23225  
5820517 Chippenham Johnston Willis Hospitals, 500 Hioaks Road, Richmond, VA 23225  
5820518 Credit Collection Service, Two Wells Ave, Newton, MA 02459  
5820519 Credit Protection Assoc., 1355 Noel Road, Dallas, TX 75240  
5820520 Family Fun Magazine, C/O North Shore Agency Inc, PO Box 8901, Westbury, NY 11590-8901  
5820521 First Premier, P.O. Box 5147, Sioux Falls, SD 57117-5147  
5820522 Grandmas Kitchen, C/O International Masters, PO Box 26596, Pittsburgh, PA 15250-7498  
5820523 Hanover County, Treasurer, P.O. Box 200, Hanover, VA 23069  
5820524 Joey Greens Magic Brands, C/O Rodale Books, PO Box 77031, Emmaus, PA 18098  
5820525 Kenneth Breitbart & Associates, 201 N. Charles Street, Suite 2200, Baltimore, MD 21201-4126  
5820526 Midwest Center for Stress, C/O Fidelity Information Corp, PO Box 1616,  
Pacific Palisades, CA 90272  
5820527 Mystery Guild, C/O Dymacol, 3070 Lawson Blvd, PO Box 9017, Oceanside, NY 11572-9017  
5820528 North Shore Agency, P.O. Box 8901, Westbury, NY 11590  
5820509 Office of the U.S. Trustee, 600 E Main Street, Ste 301, Richmond, VA 23219  
5820529 Oxmoor House, P.O. Box 2463, Birmingham, AL 35201  
5820530 Patient First, c/oReceivables Mangement Systems, Inc., P.O.Box 8630, Richmond, VA 23226  
5820532 Providian Financial, P.O. Box 99604, Arlington, TX 76096-9604  
5820531 Providian Financial, P.O. Box 9553, Manchester, NH 03108-9553  
5820533 Providian National Bank, P.O. Box 660784, Dallas, TX 75266  
5820534 Radiology Associates of Richmond, P.O.Box 13343, Richmond, VA 23225  
5820535 Richmond Ambulance, C/O United Consumers, PO Box 4466, Woodbridge, VA 22194  
5820536 Scholastic, C/O North Shore Agency, PO Box 8901, Westbury, NY 11590  
5820537 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
5820538 Snap On Tools, 11341 Business Center Drive, Richmond, VA 23236  
5820539 Verizon, P.O. Box 64809, Baltimore, MD. 21264  
6000793 Verizon, c/o D&B/RMS, PO Box 5126, Timonium, MD. 21094  
5820540 Virginia Heart Institute, P.O.Box 6732, Richmond, VA 23230  
5820541 West End Petroleum Marketing, 8720 Forest Hill Ave, Richmond, VA 23235

The following entities were served by electronic transmission on Mar 06, 2004 and receipt of the transmission was confirmed on:

5820532 EDI: PROVID.COM Mar 06 2004 08:04:00 Providian Financial, P.O. Box 99604,  
Arlington, TX 76096-9604  
5820531 EDI: PROVID.COM Mar 06 2004 08:04:00 Providian Financial, P.O. Box 9553,  
Manchester, NH 03108-9553  
5820533 EDI: PROVID.COM Mar 06 2004 08:04:00 Providian National Bank, P.O. Box 660784,  
Dallas, TX 75266  
5820539 EDI: AFNIVERIZONE.COM Mar 06 2004 08:04:00 Verizon, P.O. Box 64809, Baltimore, MD. 21264  
TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2004

Signature:

